Exhibit D



1310 Martin Luther King Drive PO Box 3517 Bloomington, IL 61702-3517

COLLECTION NOTICE

This account has been placed with our agency for collection. We are requesting your assistance in resolving this matter.

If you have any questions, please contact our office toll free at 1-877-403-0657 Monday through Friday 7am-9pm CST. For proper credit on your account, please write this number 034275128-01 on your payment.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of the debt or any portion there of, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt to collect a debt. Any information obtained will be used for the purpose. This letter is from a debt collector.

New York City Department of Consumer Affairs License Number #1072175 Residents of New York City may call Dave at 1-877-403-0657

Please retain this information for your records

Afni, Inc. Account #	Balance	Creditor	Creditor Account #	Letter Date
034275128-01	\$131.21	VERIZON NEW YORK INC.	7187569815496223	10-14-2011

Detach along perforation and return bottom portion along with payment in the enclosed envelope. For proper credit, please include your Afni account # listed below on your check.

Make check payable to Afni, Inc.

Please include your Afni account# listed below on your check

AFNF4-1014-195250811 4496

Department 555 PO BOX 4115 CONCORD CA 94524

ADDRESS SERVICE REQUESTED

LEVI HUEBNER 478 MALBONE ST FL 1 BROOKLYN NY 11225-3200 Make check payable to: Afni, Inc.

Afni, Inc. Account #: 034275128-01 Afni Toll Free #: 1-877-403-0657

Creditor: VERIZON NEW YORK INC. Creditor Account #: 7187569815496223

Creditor Account #: 71875698154962 Original Balance: \$131.21

Collection Fee: \$0.00 Balance: \$131.21

6 07034522758 884733 00000073757

Afni, Inc. PO Box 3517 Bloomington, IL 61702-3517